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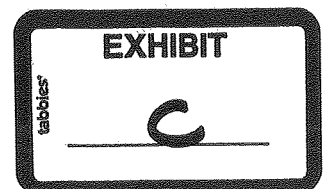
May 11, 2011

Re: Property Address: [REDACTED]
Creditor: Flagstar Bank, FSB
Loan Servicer: Flagstar Bank, FSB
Loan No. [REDACTED]
File No. [REDACTED]

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. Section 1692, et. seq

We have been instructed to initiate foreclosure proceedings to foreclose on the mortgage on your property. The following information is provided to you as required by the Federal Fair Debt Collections Practices Act:

1. As of May 11, 2011, the lender has advised us that the amount of the debt is \$321,973.57*.
2. A reinstatement (bring current) figure may be obtained by calling [REDACTED].
3. The creditor to whom the debt is owed is Flagstar Bank, FSB.
4. The Fair Debt Collection Practices Act entitles you to dispute the debt, or any portion thereof, within thirty (30) days of your receipt of this letter. The law also entitles you to request that we provide you the name of the original creditor if the original creditor is different from the current creditor, which is Flagstar Bank, FSB. If you choose to dispute the debt, or any portion thereof, or if you choose to request the name of the original creditor, you must notify us within thirty (30) days of the date you receive this letter.



5. If you notify us within thirty (30) days of the date you receive this letter that you are disputing the debt, or any portion thereof, or if you notify us within thirty (30) days after the date you receive this letter that you want to know the name of the original creditor if that creditor is different from Flagstar Bank, FSB, then we will obtain and mail to you verification of the debt and/or the name and address of the original creditor.

6. The Fair Debt Collection Practices Act does not require that we wait until thirty (30) days from the date that you receive this letter before initiating proceedings to foreclose your mortgage. In the event we do initiate foreclosure proceedings during the thirty (30) days after the date you receive this letter, you still retain the right to dispute the debt, or any portion thereof, and you also retain the right to request the name of the original creditor if the original creditor is different from Flagstar Bank, FSB.

7. If you request proof of the debt or any portion thereof or if you request the name of the original creditor within thirty (30) days from the date you receive this letter, the Fair Debt Collection Practices Act requires us to suspend our efforts to foreclose the mortgage on your property only until we mail you the information validating the debt and/or we provide you with the name and address of the original creditor. If the foreclosure sale has been advertised and we respond as set forth above, the sale will not be canceled.

Any written requests should be addressed to:
Samuel I. White, P.C.
5040 Corporate Woods Drive, Suite 120
Virginia Beach, VA 23462
Attn: Debt Dispute Desk

If the property is sold, you will be required to vacate the premises and remove all of your personal possessions. If you fail to comply with any Notice to Vacate that is served upon you, court action may be taken to obtain possession of the property.

*If you have been involved in bankruptcy proceedings, this notice is being sent to you pursuant to Federal Law. Any questions concerning whether you have ongoing obligations incident to this loan, should be directed to your attorney.

DEBIDO A LA ACCION FEDERAL DE PRACTICA EN DEUDA Y COLECCION. LES CONSEJAMOS QUE SEMOS UNA OFICINA DE COLECCION Y ATENTAMOS EN COLECTAR LA DEUDA MENSIONADA Y CUAL QUIER INFORMACION QUE SE OBTENGA SERA USADA PARA ESE PROPOSITO. SI USTED, TIENE DIFICULTAD ENTENDIENDO EL IDIOMA DE INGLES, NECESITARA OBTENER ASISTENCIA DE ALGUIEN QUE PUEDA TRADUCIR POR USTED. SI TIENE PREGUNTAS, SOBRE POSIBLEMENTE UNA OBLIGACION PENDIENTE CON EL PRESTAMO, TENDRA QUE DIRIGIRLAS A SU ABOGADO.

THIS IS AN ATTEMPT TO COLLECT A DEBT
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE